

Hobbies

Colorfully changing change may have value

By Roger Boye

Today's column answers more questions about coins and paper money.

Q—My mother owns an old silver dollar covered with streaks of dark red fading to blue. Is it a fake? The coin's in "like new" condition.

H. J., Chicago

A—Over the years a silver or copper coin can change color as the metal reacts with the elements in a natural chemical process called oxidation. Some collectors will pay a premium for smartly toned coins while other hobbyists shun them.

Incidentally, coin sharks sometimes attempt to tone a silver dollar artificially to hide surface

imperfections, such as wear or scratches. Products containing sulfur—among other things—can induce the toning process, but experts usually are able to detect such handiwork.

Q—From my pocket change I've saved quarters dated between 1965 and 1979. Lately I've noticed that there aren't many of them to be found. Are they collectible?

R. P., Chicago

A—In general, copper-nickel clad quarters made since 1965 that show even the slightest amount of wear from use are worth just 25 cents each. A Strongsville, Ohio, dealer advertising in the hobby newspaper *Coin World* will pay 30 cents each for circulated 1971 quarters,

but the cost of shipping the coins probably would more than eat up the meager profit.

Q—I have a crisp \$100 Federal Reserve note, series 1929 from the Chicago bank, with a low serial number. What's it worth?

G. G., Niles

A—Catalogues suggest that the bill you describe would retail for about \$200 if in "crisp, uncirculated" condition, but you'd be hard pressed to find a dealer willing to pay you more than face value.

Q—We've inherited a half dollar with two "tails sides" and no heads! Is it special?

N. C., Des Plaines

A—No. Experts agree that the government can't produce a two-headed or two-tailed coin with

the production process currently in use. Magic shops sometimes sell such coins, which are made by splitting two coins along the edge and attaching the appropriate parts. Such items have no value as collectibles.

Q—At an antique show I looked at several silver dollars marked "MS-60" for "uncirculated" and was surprised to see scratches and even a small gash on some of the coins. How can

such items be called "uncirculated"?

B. S., Wheaton

A—"MS-60" is the lowest of 11 uncirculated grade classifications. Coins in that category must show no signs of wear, but they usually suffer from a variety of minor imperfections, including so-called "bag marks." Silver dollars often were damaged during the minting process as they rolled off the press and hit other coins.